

Personal Financial Responsibility helps students recognize and develop vital skills that connect life and career goals with personalized strategies and milestone-based action plans. Students explore concepts and work toward a mastery of personal finance skills, deepening their understanding of key ideas and extending their knowledge through a variety of problem-solving applications.

Course topics include career planning; income, taxation, and budgeting; savings accounts, checking accounts, and electronic banking; interest, investments, and stocks; cash, debit, credit, and credit scores; insurance; and consumer advice on how to buy, rent, or lease a car or house.

These topics are solidly supported by writing and discussion activities. Journal activities provide opportunities for students to both apply concepts on a personal scale and analyze scenarios from a third-party perspective. Discussions help students network with one another by sharing personal strategies and goals and recognizing the diversity of life and career plans within a group.

This course is built to state standards as they apply to Financial Literacy and adheres to the National Council of Teachers of Mathematics' (NCTM) Problem Solving, Communication, Reasoning, and Mathematical Connections Process standards.

Length: One semester

UNIT 1: GOALS AND CAREER PLANNING

LESSON 1: THE NEED FOR FINANCIAL LITERACY

Study: The Need for Financial Literacy

Learn why financial literacy skills are vital in today's society.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: The Need for Financial Literacy

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

Journal: Assignment

Apply topics from this lesson to your goals and the world around you.

Duration: 0 hrs 30 mins Scoring: 30 points

LESSON 2: IDENTIFYING GOALS

Study: Identifying Goals

Learn how to develop a personal timeline that includes short- and long-term goals as well as the actions necessary to reach those goals.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Identifying Goals

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

Journal: Assignment

Apply topics from this lesson to your goals and the world around you.

Duration: 0 hrs 30 mins Scoring: 30 points

LESSON 3: INCOME AND CAREER

Study: Income and Career

Explore different career and educational paths and learn how they affect income.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Income and Career

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

LESSON 4: ESTABLISHING CAREER GOALS

Study: Establishing Career Goals

Explore different career paths based on personal interests and skills; develop a timeline for meeting career goals.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Establishing Career Goals

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

Journal: Assignment

Apply topics from this lesson to your goals and the world around you.

Duration: 0 hrs 30 mins Scoring: 30 points

LESSON 5: ACHIEVING CAREER GOALS

Study: Achieving Career Goals

Develop an action plan based on a career goal timeline and identify alternative opportunities for achieving career goals.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Achieving Career Goals

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

Discuss: Planning for the Future

Join a three- to five-question discussion to practice methods learned in this unit.

Duration: 0 hrs 20 mins Scoring: 30 points

LESSON 6: GOALS AND CAREER PLANNING WRAP-UP

Review: Goals and Career Planning

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hrs 30 mins Scoring: 0 points

Test (CS): Goals and Career Planning

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0 hrs 40 mins Scoring: 75 points

Test (TS): Goals and Career Planning

Take a teacher-scored test to assess what you have learned in this unit.

Duration: 0 hrs 30 mins Scoring: 50 points

UNIT 2: INCOME AND BUDGETING

LESSON 1: TYPES OF INCOME

Study: Types of Income

Learn about wage and salary as different ways to earn income; calculate total pay based on overtime and tips.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Types of Income

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

LESSON 2: COMPENSATION PACKAGES

Study: Compensation Packages

Learn about the types of benefits that make up a compensation package; calculate and compare the value of given

compensation packages.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Compensation Packages

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

Journal: Assignment

Apply topics from this lesson to your goals and the world around you.

Duration: 0 hrs 30 mins Scoring: 30 points

LESSON 3: REQUIRED AND OPTIONAL DEDUCTIONS

Study: Required and Optional Deductions

Learn about required and optional paycheck deductions; calculate take-home pay.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Required and Optional Deductions

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

LESSON 4: TAXATION

Study: Taxation

Learn about the most commonly used tax forms and how to fill them out; learn how to read a pay stub.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Taxation

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

Journal: Assignment

Apply topics from this lesson to your goals and the world around you.

Duration: 0 hrs 30 mins Scoring: 30 points

LESSON 5: BUDGETING AND COST OF LIVING

Study: Budgeting and Cost of Living

Explore various monthly expenditures and practice preparing a budget; compare cost of living in different geographic areas.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Budgeting and Cost of Living

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

Journal: Assignment

Apply topics from this lesson to your goals and the world around you.

Duration: 0 hrs 30 mins Scoring: 30 points

LESSON 6: INFLATION, DEFLATION, AND RECESSION

Study: Inflation, Deflation, and Recession

Learn about inflation, deflation, and recession, as well as their effects on unemployment.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Inflation, Deflation, and Recession

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

Discuss: Discussion

Join a three- to five-question discussion to practice methods learned in this unit.

LESSON 7: INCOME AND BUDGETING WRAP-UP

Review: Income and Budgeting

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hrs 30 mins Scoring: 0 points

Test (CS): Income and Budgeting

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0 hrs 40 mins Scoring: 75 points

Test (TS): Income and Budgeting

Take a teacher-scored test to assess what you have learned in this unit.

Duration: 0 hrs 30 mins Scoring: 50 points

UNIT 3: BANKING

LESSON 1: TYPES OF BANKS

Study: Types of Banks

Learn about different types of financial institutions such as deposit, savings, and investment banks.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Types of Banks

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

LESSON 2: THE FEDERAL RESERVE

Study: The Federal Reserve

Study the roles and responsibilities of the Federal Reserve Bank and the effects it has on the economy as well as individual consumers.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: The Federal Reserve

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

Discuss: Discussion

Join a three- to five-question discussion to practice methods learned in this unit.

Duration: 0 hrs 20 mins Scoring: 30 points

LESSON 3: CHECKING ACCOUNTS

Study: Checking Accounts

Learn what you need to have in order to open a checking account, and practice filling out checks.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Checking Accounts

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

Journal: Assignment

Apply topics from this lesson to your goals and the world around you.

Duration: 0 hrs 30 mins Scoring: 30 points

LESSON 4: BALANCING YOUR CHECKBOOK

Study: Balancing Your Checkbook

Learn how to read a bank statement and reconcile a checkbook.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Balancing Your Checkbook

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

Journal: Assignment

Apply topics from this lesson to your goals and the world around you.

Duration: 0 hrs 30 mins Scoring: 30 points

LESSON 5: COMPARING CHECKING ACCOUNTS**Study: Comparing Checking Accounts**

Learn how to compare checking accounts based on what features they offer, such as monthly and per-check fees.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Comparing Checking Accounts

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

Journal: Assignment

Apply topics from this lesson to your goals and the world around you.

Duration: 0 hrs 30 mins Scoring: 30 points

LESSON 6: ELECTRONIC BANKING**Study: Electronic Banking**

Learn about various electronic banking services, such as online banking, mobile banking, bill pay, debit, cash, and smart cards.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Electronic Banking

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

LESSON 7: BANKING WRAP-UP**Review: Banking**

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hrs 30 mins Scoring: 0 points

Test (CS): Banking

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0 hrs 40 mins Scoring: 75 points

Test (TS): Banking

Take a teacher-scored test to assess what you have learned in this unit.

Duration: 0 hrs 30 mins Scoring: 50 points

UNIT 4: SAVINGS AND INVESTMENT**LESSON 1: INTEREST****Study: Interest**

Explore simple and compound interest; learn how to calculate interest earned and an account balance after interest is applied.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Interest

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

LESSON 2: THE RULE OF 72**Study: The Rule of 72**

Learn about the rule of 72 as a method of predicting how long it takes for an investment value to double.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: The Rule of 72

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

Journal: Assignment

Apply topics from this lesson to your goals and the world around you.

Duration: 0 hrs 30 mins Scoring: 30 points

LESSON 3: SAVINGS ACCOUNTS

Study: Savings Accounts

Learn about savings accounts and the difference between APR and APY; incorporate savings strategies into personal goals.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Savings Accounts

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

LESSON 4: COMPARING SAVINGS ACCOUNTS

Study: Comparing Savings Accounts

Explore various types of savings accounts based on their risk and liquidity.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Comparing Savings Accounts

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

Discuss: Discussion

Join a three- to five-question discussion to practice methods learned in this unit.

Duration: 0 hrs 20 mins Scoring: 30 points

LESSON 5: INVESTMENT

Study: Investment

Learn about types of investments, such as savings accounts, stocks, bonds, mutual funds, and real estate.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Investment

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

Journal: Assignment

Apply topics from this lesson to your goals and the world around you.

Duration: 0 hrs 30 mins Scoring: 30 points

LESSON 6: STOCKS AND BROKERS

Study: Stocks and Brokers

Learn about stocks and mutual funds and where to locate reliable information about them.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Stocks and Brokers

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

Journal: Assignment

Apply topics from this lesson to your goals and the world around you.

Duration: 0 hrs 30 mins Scoring: 30 points

LESSON 7: THE STOCK MARKET

Study: The Stock Market

Learn how and where stocks are traded and which investor protection agencies regulate financial markets.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: The Stock Market

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

LESSON 8: SAVINGS AND INVESTMENT WRAP-UP

Review: Savings and Investment

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hrs 30 mins Scoring: 0 points

Test (CS): Savings and Investment

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0 hrs 40 mins Scoring: 75 points

Test (TS): Savings and Investment

Take a teacher-scored test to assess what you have learned in this unit.

Duration: 0 hrs 30 mins Scoring: 50 points

UNIT 5: CREDIT

LESSON 1: CREDIT, DEBIT, AND CASH

Study: Credit, Debit, and Cash

Differentiate between debit cards, credit cards, and cash, and study the advantages and disadvantages of using credit.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Credit, Debit, and Cash

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

Journal: Assignment

Apply topics from this lesson to your goals and the world around you.

Duration: 0 hrs 30 mins Scoring: 30 points

LESSON 2: CALCULATING CREDIT CARD INTEREST

Study: Calculating Credit Card Interest

Learn about buying on credit and how to calculate finance charges; explore rights and responsibilities of buyers and sellers under consumer protection laws.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Calculating Credit Card Interest

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

LESSON 3: TRACKING PAYMENTS AND PURCHASES

Study: Tracking Payments and Purchases

Learn about paying off items purchased on credit and the effects various payment amounts have on the time remaining to pay something off.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Tracking Payments and Purchases

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

Journal: Assignment

Apply topics from this lesson to your goals and the world around you.

Duration: 0 hrs 30 mins Scoring: 30 points

LESSON 4: COMPARING CREDIT CARDS

Study: Comparing Credit Cards

Learn how to compare credit cards in terms of annual fees, annual percentage rates, grace periods, credit limits, and benefits offered.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Comparing Credit Cards

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

LESSON 5: CREDIT SCORES

Study: Credit Scores

Learn about credit scores and factors used to compute them; learn how to read a credit report.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Credit Scores

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

Journal: Assignment

Apply topics from this lesson to your goals and the world around you.

Duration: 0 hrs 30 mins Scoring: 30 points

LESSON 6: BANKRUPTCY

Study: Bankruptcy

Learn how bankruptcy works and the social and economic consequences of declaring bankruptcy.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Bankruptcy

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

Discuss: Discussion

Join a three- to five-question discussion to practice methods learned in this unit.

Duration: 0 hrs 20 mins Scoring: 30 points

LESSON 7: OTHER TYPES OF CREDIT

Study: Other Types of Credit

Investigate different sources of consumer credit, such as auto loans, student loans, and payday loans, and identify their most common forms.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Other Types of Credit

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

LESSON 8: CREDIT WRAP-UP

Review: Credit

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hrs 30 mins Scoring: 0 points

Test (CS): Credit

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0 hrs 40 mins Scoring: 75 points

Test (TS): Credit

Take a teacher-scored test to assess what you have learned in this unit.

Duration: 0 hrs 30 mins Scoring: 50 points

UNIT 6: CONSUMER PURCHASING AND PROTECTION

LESSON 1: HOW TO BUY A CAR

Study: How to Buy a Car

Investigate the car-buying process, from dealership cost to dealer incentives.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: How to Buy a Car

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

LESSON 2: HOW TO BUY A HOUSE

Study: How to Buy a House

Investigate the home-buying process, including financing options, escrow, and what goes into the total house payment.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: How to Buy a House

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

Journal: Assignment

Apply topics from this lesson to your goals and the world around you.

Duration: 0 hrs 30 mins Scoring: 30 points

LESSON 3: BUYING, RENTING, OR LEASING

Study: Buying, Renting, or Leasing

Learn about the costs, benefits, and terms associated with buying, renting, and leasing.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Buying, Renting, or Leasing

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

Discuss: Discussion

Join a three- to five-question discussion to practice methods learned in this unit.

Duration: 0 hrs 20 mins Scoring: 30 points

LESSON 4: CONSUMER PURCHASES AND AGREEMENTS

Study: Consumer Purchases and Agreements

Learn about the PACED decision model for consumer purchases and investigate purchase and rental agreements.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Consumer Purchases and Agreements

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

LESSON 5: MARKETING

Study: Marketing

Understand the 4Ps of marketing and analyze the effect of marketing, advertising, and sales strategies on purchasing decisions (including impulse buying and delayed purchases).

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Marketing

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

LESSON 6: INSURANCE

Study: Insurance

Learn about various forms of insurance, such as health, life, disability, and long-term care.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Insurance

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

Journal: Assignment

Apply topics from this lesson to your goals and the world around you.

Duration: 0 hrs 30 mins Scoring: 30 points

LESSON 7: RETIREMENT PLANNING

Study: Retirement Planning

Investigate various retirement savings options, such as Roth and traditional IRAs and 401(k)s.

Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Retirement Planning

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

Journal: Assignment

Apply topics from this lesson to your goals and the world around you.

Duration: 0 hrs 30 mins Scoring: 30 points

LESSON 8: CONSUMER PURCHASING AND PROTECTION WRAP-UP

Review: Consumer Purchasing and Protection

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hrs 30 mins Scoring: 0 points

Test (CS): Consumer Purchasing and Protection

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0 hrs 40 mins Scoring: 75 points

Test (TS): Consumer Purchasing and Protection

Take a teacher-scored test to assess what you have learned in this unit.

Duration: 0 hrs 30 mins Scoring: 50 points

UNIT 7: WRAP UP

LESSON 1: REVIEW AND EXAM

Review: Review

Prepare for the semester exam by reviewing key concepts covered in this course.

Duration: 1 hr Scoring: 0 points

Exam: Exam

Take a computer-scored exam to demonstrate your mastery of concepts and skills covered in this course.

Duration: 1 hr Scoring: 200 points